

EXPRESS MAIL NO.: EV335859291US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent *et al.*

Confirmation No.: 4334

Application No.: 09/677,535

Art Unit: 3624

Filed: October 2, 2000

Examiner: Daniel Felten

For: MONEY FUND BANKING SYSTEM
WITH MULTIPLE BANKS AND/OR
RATESAttorney Docket No.: 903157-999007
(formerly 11119-008-999)**SUPPLEMENTAL INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. §1.56 AND §1.97**Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure imposed by 37 C.F.R. §1.56 and §1.97 to inform the Patent and Trademark Office of all references coming to the attention of each individual associated with the filing or prosecution of the subject application, which are or may be material to the patentability of any claim of the application, Attorneys for Applicants hereby direct the Examiner's attention to the references listed on the attached revised PTO Form 1449.

Copies of references AA-AD, AI, AJ, AQ, AS, AW, BA, BE, BL, and BS, detailed in the following table, are being submitted herewith.

AA	2003/0135437	07/17/03	Jacobsen	705	35
AB	2003/0023529	01/30/03	Jacobsen	705	35
AC	2002/0128951	07/12/02	Kiron et al.	705	37
AD	6,226,623 B1	05/01/01	Schein et al.	705	35
AI	6,092,056	07/18/00	Tull, Jr. et al.	705	36
AJ	6,088,685	07/01/00	Kiron et al.	705	1
AQ	5,974,390	10/26/99	Ross	705	4
AS	5,946,667	08/31/99	Tull, Jr. et al.	705	36
AW	5,903,881	05/01/99	Schrader et al.	705	42
BA	5,852,811	12/22/98	Atkins	705	35
BE	5,806,048	08/08/98	Kiron et al.	705	36
BL	5,631,828	05/20/97	Hagan	395	204
BS	4,985,833	01/15/91	Oncken	364	408

NYJD: 1512236-1

Pursuant to 37 C.F.R. § 1.98(d), copies of the remaining references, namely references **AE-AH, AK-AP, AR, AT-AV, AX-AZ, BB-BD, BF-BK, BM-BR, BT-CE, and CI-CK**, are not being submitted. These references have previously been submitted in connection with parent application 09/176,340 filed October 21, 1998, on which the present application properly relies under 35 U.S.C. § 120 for an earlier effective filing date.

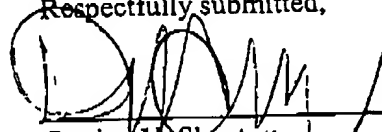
Identification of the listed references is not to be construed an admission of Applicants or Attorneys for Applicants that such references are available as "prior art" against the subject application.

Since this Supplemental Information Disclosure Statement is being filed on or after submission of a Request for Continuing Examination but before the mailing of a first Office Action on the Merits, pursuant to 37 C.F.R. § 1.97(b)(4) no fee is believed due. Please charge the required fee to Jones Day Deposit Account No. 16-1150.

Applicants respectfully request that the Examiner review the foregoing references and that the references be made of record in the file history of the application.

Date: March 19, 2004

Respectfully submitted,



Ognjan V. Shentov (Reg. No. 38,051)
By: Dwight H. Renfrew, Jr. (Reg. No. 38,594)

JONES DAY
1155 Avenue of the Americas
New York, New York 10036
(212) 790-9090

Enclosures (List of References Cited; copies of references **AA-AD, AI, AJ, AQ, AS, AW, BA, BE, BL, and BS**)

LIST OF REFERENCES CITED BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO. 903157-999007 (formerly 11119-011-999)		APPLICATION NO. 09/677,535
	APPLICANT Bent et al		
	FILING DATE March 6, 2003	GROUP 3624	

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	AA	2003/0135437	07/17/03	Jacobsen	705	35	
	AB	2003/0023529	01/30/03	Jacobsen	705	35	
	AC	2002/0128951	07/12/02	Kiron et al.	705	37	
	AD	6,226,623 B1	05/01/01	Schein et al.	705	35	
	AE	6,154,770	11/28/00	Kostakos	709	217	
	AF	6,131,810	10/17/00	Weiss	235	379	
	AG	6,108,641	08/22/00	Kenna	705	35	
	AH	6,105,005	08/15/00	Fuhrer	705	35	
	AI	6,092,056	07/18/00	Tull, Jr. et al.	705	36	
	AJ	6,088,685	07/01/00	Kiron et al.	705	1	
	AK	6,047,324	04/04/00	Ford	709	227	
	AL	6,044,371	03/28/00	Person	707	6	
	AM	6,026,438	02/15/00	Piazza	709	221	
	AN	6,016,482	01/18/00	Molinari	705	35	
	AO	6,014,642	01/11/00	El-Kadi et al.	705	36	
	AP	5,978,779	11/02/99	Stein	705	37	
	AQ	5,974,390	10/26/99	Ross	705	4	
	AR	5,950,175	09/07/99	Austin	705	35	
	AS	5,946,667	08/31/99	Tull, Jr. et al.	705	36	
	AT	5,941,996	08/24/99	Smith	714	47	
	AU	5,940,809	08/17/99	Musmanno	705	35	
	AV	5,905,974	05/18/99	Fraser	705	37	
	AW	5,903,881	05/01/99	Schrader et al.	705	42	
	AX	5,893,078	04/06/99	Paulson	705	35	
	AY	5,890,141	03/30/99	Camey	705	45	
	AZ	5,878,258	03/02/99	Pizi	395	682	
	BA	5,852,811	12/22/98	Atkins	705	35	
	BB	5,826,243	10/20/98	Musmanno	705	35	
	BC	5,812,987	09/22/98	Luskin	705	36	
	BD	5,806,049	09/08/98	Petruzzi	705	36	
	BE	5,806,048	08/08/98	Kiron et al.	705	36	
	BF	5,781,654	07/14/98	Camey	382	137	
	BG	5,774,880	06/30/98	Ginsberg	705	36	
	BH	5,765,144	06/09/98	Larche	705	38	
	BI	5,710,889	01/20/98	Clark	395	244	
	BJ	5,689,650	11/18/97	McClelland et al.	705	36	
	BK	5,671,363	09/23/97	Christofich	395	237	
	BL	5,631,828	05/20/97	Hagan	395	204	
	BM	5,297,032	03/22/94	Trojan	364	408	
	BN	5,270,922	12/14/93	Higgins	364	408	
	BO	5,262,942	11/16/93	Earle	364	408	
	BP	5,235,507	08/10/93	Sackler	364	401	

	BQ	5,206,803	04/27/93	Vitagliano	364	408	
	BR	5,126,936	06/30/92	Vitagliano	364	408	
	BS	4,985,833	01/15/91	Oncken	364	408	
	BT	4,953,085	08/28/90	Atkins	364	408	
	BU	4,774,663	09/27/98	Musmanno	364	408	
	BV	4,751,640	06/14/98	Lucas et al.	364	408	
	BW	4,700,297	10/13/87	Hagel	364	408	
	BX	4,694,397	09/15/87	Grant	364	408	
	BY	4,674,044	06/16/87	Kamus	364	408	
	BZ	4,597,046	06/24/86	Musmanno	364	408	
	CA	4,376,978	03/15/83	Musmanno	364	408	
	CB	4,346,442	08/24/02	Musmanno	364	408	
	CC	4,232,367	11/04/80	Youden et al.	364	408	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	CD	JP 10049590	02/1998	Japan (abstract only)				
	CE	WO 95/23379	08/95	PCT				
	CF							
	CG							
	CH							

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

	CI	Britt, Phil; "Struggling with Sweep Accounts", American's Community Banker, v6, n12, p18-23, Dec. 1997.
	CJ	News article: "Regulators Support Demand Deposit Bill", Regulatory Compliance Watch - Mar. 9, 1998; p 1; vol. 9, No. 10.
	CK	Blackwell, Rob, "New Pitch: Deposit Insurance Sharing", American Banker Online, Jan. 21, 2003

EXAMINER**DATE CONSIDERED**

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.